

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles A Budzina
Debtor

Case No. 18-04574-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: tele341

Page 1 of 2
Total Noticed: 33

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db
5124866 +Charles A Budzina, 526 Kingston Road, Harrisburg, PA 17112-2231
5124867 +American Express, World Financial Center, 200 Vesay Street, New York, NY 10285-1000
5124868 +Barclays Bank of Delaware, 125 S. West Street, Wilmington, DE 19801-5014
5124869 +Bosco's/Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
5124870 +Bureau of Account Management, 3607 Rosemont Avenue, Ste. 502, Camp Hill, PA 17011-6943
5141195 +Caliber Home Loans, PO box 24610, Oklahoma City, OK 73124-0610
5124873 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5124874 +FirstMark/Citizens Bank, 121 South 13th Street, Lincoln, NE 68508-1904
5124875 +Heritage First ENT, 2025 Technology Pkwy Suite G 03, Mechanicsburg, PA 17050-9400
5124876 +Hyaundia Finance, PO Box 20835, Fountain Valley, CA 92728-0835
5124877 +Lightstream/Suntrust Bank, 303 Peachtree Street, Atlanta, GA 30308-3201
5133055 +SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
5124880 Toyota Motor Credit, Cedar Rapids, IA 52411
5233974 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
5141219 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5124881 +USAA Savings Bank, 10750 McDermott Street, San Antonio, TX 78288-1600
5124882 +Wells Fargo -Ashley Home Store, PO Box 14517, Des Moines, IA 50306-3517
5124883 Wells Fargo Auto Finance, 400 Redland Court, #200, Harrisburg, PA 17111
5229407 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
5147968 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605
5144007 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5124871 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 08 2020 19:58:37
Capital One Bank USA NA, PO Box 85015, Richmond, VA 23285-5075
5147031 +E-mail/Text: ECMBKMail@Caliberhomeloans.com May 08 2020 19:51:24 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City OK 73134-2500
5145067 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 08 2020 19:59:23
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5124872 E-mail/Text: mrdiscen@discover.com May 08 2020 19:50:16 Discover Bank, PO Box 15316,
Wilmington, DE 19850
5126802 E-mail/Text: mrdiscen@discover.com May 08 2020 19:50:16 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5130054 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com May 08 2020 19:51:21
Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
5124876 +E-mail/Text: bncntices@becket-lee.com May 08 2020 19:50:58 Kohls Department Store,
PO Box 3115, Milwaukee, WI 53201-3115
5124878 +E-mail/PDF: gecsed@recoverycorp.com May 08 2020 19:59:20 Lowes/Sycrony Bank,
PO Box 965005, Orlando, FL 32896-5005
5124879 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 08 2020 19:58:40 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001
5143941 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 08 2020 19:59:28
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5125273 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 08 2020 19:59:26
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5144732 E-mail/Text: bnc-quantum@quantum3group.com May 08 2020 19:51:06
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Charles A Budzina cjulius@ljacobsonlaw.com,
creed@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com
Thomas Song on behalf of Creditor CALIBER HOME LOANS, INC. pamb@fedphe.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA
(Effective April 24, 2020)**

On April 24, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 11, 12, and 13 section 341 meetings for cases filed through July 10, 2020.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)